

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dawn Elizabeth Parks
Debtor

Case No. 13-06057-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Jul 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2017.

db
4413380 +Dawn Elizabeth Parks, 93 English Hill Rd., Bloomsburg, PA 17815-7148
4441915 +Animal Care Center, 7 Enterprise Dr., Danville, Pennsylvania 17821-9628
4413381 +Animal Care Center, DSG Collect, 1824 W Grand Ave Suite 200, Chicago, IL 60622-6721
+Columbia County Tax Claim Bureau, Courthouse, 35 West Main Street,
Bloomsburg, Pennsylvania 17815-1762
4413382 +Columbia County TaxClaim Bur, Courthouse, 35 West Main Street,
Bloomsburg, Pennsylvania 17815-1702
4413385 +Diversified Services, 1608 A. West Lafayette St., Jacksonville, IL 62650-1980
4413386 +Fay Servicing, P.O. Box 220720, Chicago, Illinois 60622-0720
4468394 +Fay Servicing LLC, 440 S. LaSalle Street, Suite 2000, Chicago IL 60605-5011
4413392 PPL Electric Utilities, 827 Hausman Rd., Allentown, Pennsylvania 18104-9392
4413390 +Philadelphia Federal Credit Union, 12800 Townsend Rd.,
Philadelphia, Pennsylvania 19154-1095
4413391 +Philadelphia Federal Credit Union, 12800 Townsend Rd., Philadelphia, Pennsylvania 19154-1095
4471256 +U.S. Bank National Association, c/o Fay Servicing, 939 W. North Avenue, Suite 680,
Chicago, Illinois 60642-1231
4570543 +U.S. Bank National Association, et al, C/O Prober & Raphael, A Law Corporation,
20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
4641729 +Wilmington Trust, National Association, et al, C/O Fay Servicing, LLC,
939 W North Ave. Ste. 680, Chicago, Illinois 60642-1231
4641730 +Wilmington Trust, National Association, et al, C/O Fay Servicing, LLC,
939 W North Ave. Ste. 680, Chicago, Illinois 60642,
Wilmington Trust, National Association,, C/O Fay Servicing, LLC 60642-1231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4434976 EDI: AIS.COM Jul 13 2017 19:03:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4417899 +E-mail/Text: rnewhart@columbiapa.org Jul 13 2017 19:10:38 Columbia County Tax Claim Bureau,
PO Box 380, Bloomsburg, PA 17815-0380
4413383 EDI: ESSSL.COM Jul 13 2017 19:03:00 Dish, P.O. Box 94063, Palatine, Illinois 60094-4063
4413384 EDI: ESSSL.COM Jul 13 2017 19:03:00 Dish Network, Dept. 0063,
Palatine, Illinois 60055-0063
4413387 +EDI: RMSC.COM Jul 13 2017 19:04:00 GEICRB/Lowes, Attn: Bankruptcy Dept., P.O. Box 103104,
Roswell, Georgia 30076-9104
4413388 +EDI: RMSC.COM Jul 13 2017 19:04:00 GEICRB/Sam's Club, Attn: Bankruptcy Dept.,
P.O. Box 103104, Roswell, Georgia 30076-9104
4413389 EDI: AGFINANCE.COM Jul 13 2017 19:03:00 OneMain Financial, Bankruptcy Dept.,
P.O. Box 6042, Sioux Falls, SD 57117-6042
4462765 EDI: PRA.COM Jul 13 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4413393 +EDI: VERIZONEAST.COM Jul 13 2017 19:04:00 Verizon Bankruptcy Dept., 500 Technology Drive,
Suite 550, Weldon Spring, Missouri 63304-2225

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Trustee for PRO
cr U.S. Bank National Association, as trustee et al
cr* +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Danielle Boyle-Ebersole on behalf of Creditor Wilmington Trust, National Association et al
c/o Fay Servicing debersole@hoflawgroup.com, bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA Trust 2014-2 bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Plaintiff Dawn Elizabeth Parks tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor Dawn Elizabeth Parks tullio.deluca@verizon.net
United States Trustee ustpre03.ha.ecf@usdoj.gov
William H Pillsbury on behalf of Defendant Dish Network wpillsbury@offitkurman.com
TOTAL: 8

Information to identify the case:

Debtor 1 **Dawn Elizabeth Parks**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-06057-JJT**

Social Security number or ITIN **xxx-xx-2490**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn Elizabeth Parks
aka Dawn Parks, aka Dawn E. Parks

By the
court:



July 13, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.